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## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

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Attorney for Creditor

In re:

Angela R. Thomas

Debtor.

Order Filed on April 14, 2022 by Clerk U.S. Bankruptcy Court District of New Jersey

Chapter: 13

Case No.: 20-22347-JNP

Judge Jerrold N. Poslusny, Jr.

## CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: April 14, 2022** 

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

Debtor: Angela R. Thomas Case No.: 20-22347-JNP

Caption of Order: CONSENT ORDER RESOLVING CERTIFICATION OF

**DEFAULT** 

THIS MATTER having been opened to the Court upon the Certification of Default ("COD") filed by Nissan Motor Acceptance Corporation ("Creditor"), and whereas the postpetition arrearage was \$2,235.66 as of April 7, 2022, and whereas Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

- 1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **2015 NISSAN SENTRA; VIN: 3N1AB7AP5FY267848** provided that the Debtor complies with the following:
  - a. On or before April 15, 2022, the Debtor shall file a modified plan providing for the curing and payment in full of the pre-petition arrearage, the post-petition arrearage above, and all other amounts due on the underlying loan; and
  - b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the April 11, 2022 payment.
- 2. All direct payments due hereunder not otherwise paid by electronic means and/or automatic draft, shall be sent directly to Creditor at the following address: **Nissan Motor Acceptance Corporation, P.O. Box 660366, Dallas, Texas 75266-0366**
- 3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.
- 4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel

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for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

## STIPULATED AND AGREED:

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